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below.

Signed: Peter K. Trzyna (Reg. No. 32,501)

Date: March 2/5004

PATENT

Paper No.

File No. NewMrkt-P99-4

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventors

Anthony F. Herbst and Wayne F. Perg

Serial No.

09/467,646

Filed

December 20, 1999

For

DIGITAL COMPUTER SYSTEM FOR OPERATING

A CUSTOMIZABLE INVESTMENT FUND

Group Art Unit

3628

Examiner

Poinvil, Franzy

Commissioner of Patents and Trademarks

Washington, D.C. 20231

MAR 1 2 2004 GROUP 3600

<u>RESPONSE</u>

SIR:

In response to the Office Action mailed 24 September 2003, in the abovereferenced patent application, please reconsider the application in view of the remarks set forth below.

I. REMARKS

Respectfully, and generally for the reasons set forth below, the rejection is traversed.

In paragraph 2 of the Office Action, all claims have been rejected pursuant to 35 U.S.C. 103(a). The Examiner contends that these claims are obvious in view of Wallman U.S. Pat No. 6,601,044.